



COMMONWEALTH OF KENTUCKY  
OFFICE OF THE GOVERNOR

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GOVERNOR

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My Fellow Kentuckian:

I often say that Kentucky's people are our lifeblood. Our state's more mature generation, of which I am proud to be a member, is one of the most accomplished in Kentucky history. Our generation has made many significant advancements in the areas of medicine, education, technology and business that provide a solid foundation upon which future Kentuckians can build.

Many more Kentuckians are joining the ranks of our "senior" population. According to the United States Census Bureau, more than 1 million people in Kentucky – 23 percent of the population – will be older than 60 by the year 2020. Many of you will fall into this category, and now is the time to plan for how you'll spend your senior years.

Specifically, I want you to be prepared for a future that may include long-term care. Long-term care includes a wide range of services provided over an extended period of time to help people perform normal activities of daily living. It may or may not mean living in a nursing facility.

The cost of long-term care is very high. Many people mistakenly believe Medicare will cover the costs. However, it's important to understand that Medicare does not pay for long-term care services. If we do not plan ahead, covering the cost of these services will be a major burden for us and our families.

Although many seniors live long and healthy lives, health problems can increase as we age. For example, in 2007, Kentucky ranked third in the nation in its percentage of people age 65 and older with a physical disability. Although we often tell ourselves, "that can't happen to me," it's important to face the fact that it can. We must be prepared for whatever the future holds.

You can act now to prepare for a future that may include long-term care treatment. Creating a long-term care plan will allow you to control how your needs are met in your later years. This can also prevent an unnecessary crisis for you and your family.

I am pleased to announce the state of Kentucky is partnering with the U.S. Department for Health and Human Services in the "Own Your Future" campaign. We are offering you, at no cost or obligation, a free planning kit as a first step to controlling your future long-term care needs. This important kit can be obtained in one of three ways:

- Return the postage-paid business reply card attached to the enclosed brochure.
- Log on to [www.longtermcare.gov/campaign/ky](http://www.longtermcare.gov/campaign/ky) to order or download the kit.
- Call, toll-free, 1-866-PLAN-LTC (1-866-752-6582); TTY users should call 1-800-427-5605.

For our sake and the sake of our future generations, we need to plan now. You can truly "Own Your Future" by ordering your free planning kit today.

Sincerely,

Steven L. Beshear